

Resolution

of the

Town of Church Hill Planning and Zoning Commission Reaffirming the Adopted Church Hill Comprehensive Plan, 2010 and Updating that Plan with Certain Attached Supplements including a New Housing Element

WHEREAS: it is the duty of the Planning and Zoning Commission, pursuant to the Land Use Article of the Annotated Code of Maryland, to make and approve a comprehensive plan to guide the physical development of the Town; and

WHEREAS: it is the duty of the Planning and Zoning Commission, pursuant to the Land Use Article of the Annotated Code of Maryland, to review the adopted comprehensive plan once every 10 years and update it as necessary; and

WHEREAS: the Planning and Zoning Commission has completed a thorough review of the adopted Church Hill Comprehensive Plan, 2010, and determined it remains a viable, competent, and necessary guide to the Town's growth and development; and

WHEREAS: the work of the Planning and Zoning Commission in reviewing the Plan has included:

1. The collection and analyses of updated information on demographics and housing,
2. An assessment of the Plan's forecast of growth and change in population and households,
3. The review of the Plan's objectives including about land use, the desired patterns of future development, the conservation of town character, the preservation of natural resources, the provision of public facilities, and plan implementation; and

WHEREAS: the Planning Commission conducted multiple work-sessions in 2022 and 2023 and deliberated on its review of the Plan and the Housing Element; and

WHEREAS: the Planning and Zoning Commission prepared a document summarizing current U.S. Census information on local population and housing characteristic, prepared a document establishing the continued validity of the Plan's long-term growth forecasts, modified Map 2 of the Church Hill Comprehensive Plan, 2010 to update / correct the recommended land use of a parcel, and determined that these documents ought to be added as supplements to the Church Hill Comprehensive Plan, 2010; and

WHEREAS: the Planning Commission prepared a new Housing element for its Comprehensive Plan, as required by amendments made by the State of Maryland to the Land Use Article of the Annotated Code of Maryland since the Town adopted the Church Hill Comprehensive Plan, 2010; and

WHEREAS: the Planning Commission conducted a Public Hearing on the Housing Element and the other supplemental information on November 13, 2023; and

WHEREAS: the Plan and its supporting findings and recommendations are set forth in text, maps, charts, and figures in a report entitled Town of Church Hill Comprehensive Plan, 2010; and

WHEREAS: the Planning Commission attached the aforementioned supplements and the new Housing Element to this Resolution so that, as one package, they shall be part and parcel of Town of Church Hill Comprehensive Plan, 2010, Updated in 2023; and

WHEREAS: the Planning and Zoning Commission considers the Town of Church Hill Comprehensive Plan, 2010, with the aforementioned supplements and the new Housing Element to be a necessary guide to the future development of the Town of Church Hill.

NOW, THEREFORE, BE IT HEREBY RESOLVED, that the Planning and Zoning Commission on this day, _____, 2023, hereby adopts the attached supplemental information including the attached Housing Element and supplemental information as part of the Comprehensive Plan, reaffirming the Plan as the official guide to the Town's growth and development, and transmitting it to the Board of Town Commissioners for adoption.

BE IT FURTHER RESOLVED that the Chair of the Planning and Zoning Commission hereby transmits a signed copy of this resolution to the Board of Town Commissioners.

Janet Rochester
Chair, Planning and Zoning Commission

Date

Demographics

This overview compares Church Hill’s population and housing to that of Queen Anne’s County. In so doing, it provides a point of reference for local statistics to be seen in a broader context. The data presented herein establishes baseline information and trends necessary to track growth and understand the needs of existing and future residents.

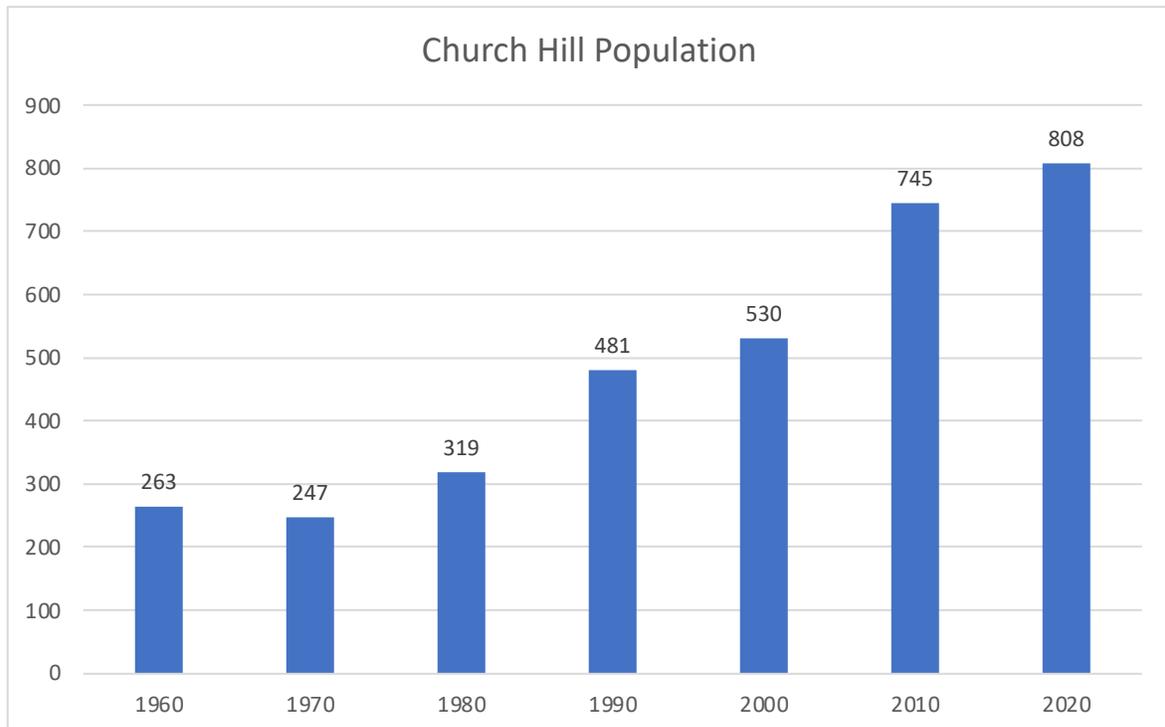


Exhibit 1

Exhibit 1 charts the change in the Town’s population between 1960 and 2020. During that 60-year period, Church Hill grew by 545 residents. The largest decade-to-decade growth occurred between 2000 and 2010 in which the Town grew by 215 residents, or by approximately 40 percent, from 530 residents to 745. During the last decade, 2010 to 2020, the Town added 63 residents growing by 8.4%. The Town’s population now represents 1.6% of the County’s population.

Queen Anne’s County experienced a steady increase in population over time too. The U.S. Census shows a 2020 population of 49,874 residents, which represents an increase of 2,076 residents, or 4.3% over the level recorded in 2010.

AGE

Table 1 shows the distribution of the Town’s population by major age grouping: Under 18 and 65 and Over. Between 2010 and 2020, the share of the Town’s population under 18 years remained steady at about 30%, while the share of the population 65 and over grow from about 10% to 14%. The median age of the Town’s population remained largely unchanged since 2010, (at 33 years), which is considerably younger than the median age in the County (44.7 years).

Table 1

Age	2010		2020	
	#	%	#	%
Under 18	220	29.5%	244	30.2%
65 and Over	74	9.9%	114	14.1%
Everyone Else	451	60.5%	450	55.7%
Total Population	745	100.0%	808	100.0%

Source: U.S. Census.

HOUSEHOLDS

A household is an occupied housing unit. Households are the main demand unit when towns prepare for growth and the impacts of growth. By knowing the number of households, for example, a town can project estimated sewer demand or estimate the traffic impacts new developments will have. Between 2010 and 2020, the Town added 12 households—increasing the total number of households by about 4.4 percent, from 275 households in 2010 to 287 households in 2020.

Average household size in Church Hill has grown over the past decade from 2.7 persons per household to 2.81. This change is largely due to the occupancy of new or previously vacant for sale housing units by new families. As noted later in this section, the number of households with children increased between 2010 and 2020 by 17.3%.

Housing Units

While the number of households in Church Hill increased by 12 over the past decade, the total number of housing units actually decreased somewhat, from 311 in 2010 to 307 in 2020. This was likely due to the gradual occupancy of vacant houses which were still “for-sale” in 2010 and the elimination and demolition of several vacant rental units and houses. The share of all housing units classified as vacant fell from 11.6% in 2010 to 6.5% in 2020.

The homeowner vacancy rate fell to 2.9% in 2020 from 5.1% in 2010 and the rental unit vacancy rate fell from 9.1% to 3.4% in 2020. Of the Town’s 287 occupied housing units in 2020, 203 (or 70.7%), were owner-occupied and 84 (or 29.3%) were rental occupied. Owner-occupied housing represents slightly more of the housing stock than it did in 2010 when 67.3% of occupied units were owner-occupied. Table 2 below shows the 2020 Census housing unit data for both Church Hill and Queen Anne’s County. The Town has a higher housing occupancy rate and a greater balance between owner and rental housing.

Table 2

Housing Unit Occupancy in Church Hill and Queen Anne's County: 2020

	Church Hill		Queen Anne's County	
Total Housing Units	307		21,274	
Occupied Units	287	93.5%	19,240	90.4%
Vacant Units	20	6.5%	2,034	9.6%
Occupied Units	287		19,240	
Owner-occupied	203	70.7%	15,885	82.6%
Renter-occupied	84	29.3%	3,355	17.4%

Source: U.S. Census.

Table 3 shows the general composition of households in Church Hill. Of the 287 total households in 2020, near half of them had children under the age of 18 and nearly one-third had one or more persons 65 years of age or over. Back in 2010, there were fewer households in Church Hill with children and considerably fewer with senior citizens. As an aside, the U.S. Census shows that for Church Hill between 2010 and 2020, households with children increased by 17.3% and households with senior citizens increased by 55.9%.

Table 3

Households in Church Hill: 2010 and 2020

	2010		2020	
	#	% of total	#	% of total
Total Households	275	-	287	-
With person(s) under 18 years	121	44.0%	142	49.5%
With person(s) 65 years or older	59	21.5%	92	32.1%

Source: U.S. Census.

Review of Forecast Growth in the Comprehensive Plan, 2010

The Church Hill Comprehensive Plan, which was adopted 2010, contains a “forecast” of household growth through the year 2030 (See Section 3.2, Municipal Growth). The forecast is not a prediction in the common sense of the word, such as a weather forecast. Instead, as the Plan states on page 42:

“A reliable forecast allows a town to anticipate and prepare for the impacts and needs that may arise from long-range growth. It also helps a town guide development into appropriate arrangements.”

In forecasting growth for the 2010 Comprehensive Plan, the Church Hill Planning Commission considered three scenarios and selected a scenario called the “Planning Area Forecast”. It was influenced by the then-recent unprecedented growth and development activity plus the strong ongoing development pressures on those lands surrounding the Town—that is, within the designated “Planning Area”.

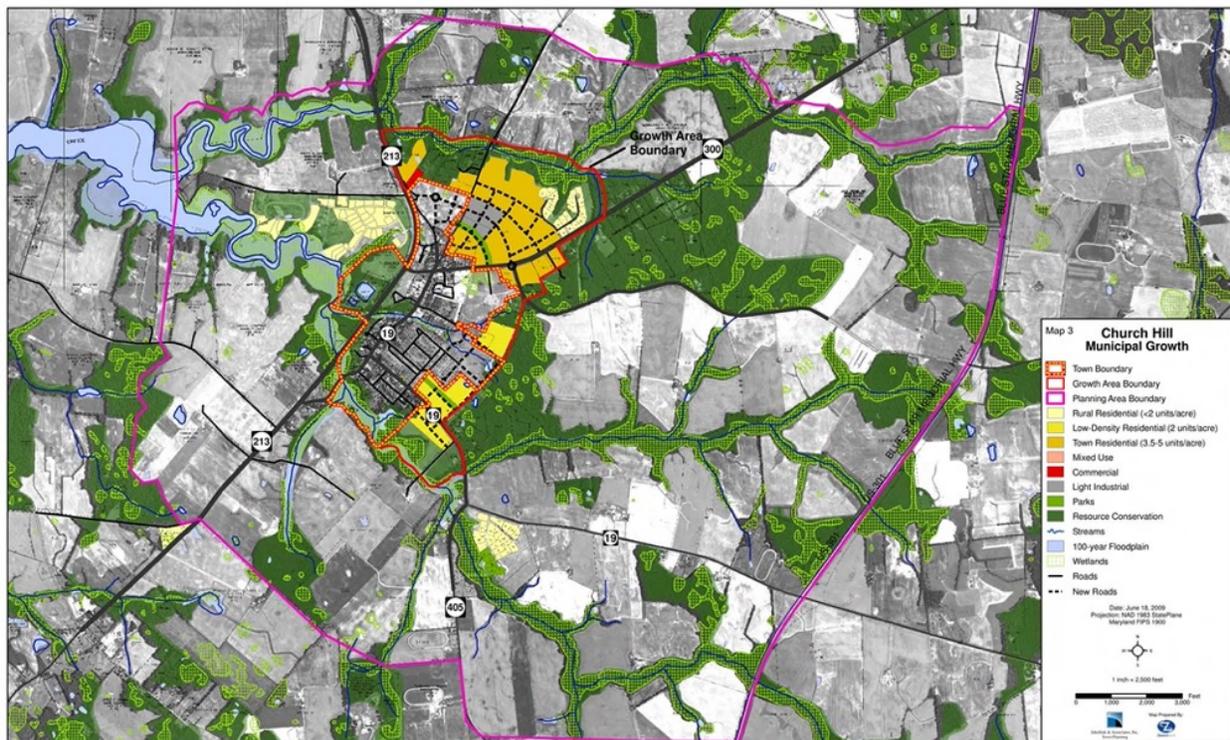


Exhibit A: This is Map 3 from the adopted Comprehensive Plan for the Town of Church Hill.

The Planning Area is shown on Exhibit A above. It is defined by the purple line. It encompasses the Town and the farmland around it; an area totaling 7,830 acres or 12.2 square miles. The Planning Area has been an area of some low density sprawling residential subdivision development and of successful County land preservation efforts. In fact, as of 2010, nearly 30 percent of the Planning Area had been preserved. The full residential development potential remaining in the Planning Area (outside municipal limits) was found by the Town to approximate 640 new residential lots, if developed under Queen Anne' County zoning and subdivision regulations.

The basic point of the "Planning Area Forecast" was that the Town should prepare for growth in its housing and commercial base (and reasonably expand municipal boundaries to accommodate development). In this way development would be directed into the Town and its planned Growth Area, while the rest of the Planning Area would remain as farmland and natural areas as a general matter. In coordination with the Town, the County would work to preserve the Planning Area in open space. Recall that these recommendations were adopted during a time when the County had been permitting low density subdivisions in the Planning Area.

The "Planning Area Forecast" was for the Town to add 300 households by the year 2030, resulting in a total of 577 households and a population of about 1,360. Since 2010, Church Hill has grown at a much slower rate than the Forecast. Between 2010 and 2020, the U.S. Census reports that the Town in fact added only a net of 12 households and 63 residents. (The 2020 Census shows the Town had a total of 287 households and 808 residents.) Queen Anne's County has also grown at a slow rate since 2010 compared to recent decades. By 2010, owing to the global financial crisis, the residential subdivisions and townhouse projects in Church Hill completely stalled and the development plans that were then anticipated never materialized.

Moving forward, the Planning Area Forecast is still relevant as a long term guide for planning, even though the Town itself will not achieve this level of growth by 2030. It is far more likely for instance that this Forecast is attained by 2045 or 2050. The reasons the Forecast is relevant for long term planning include:

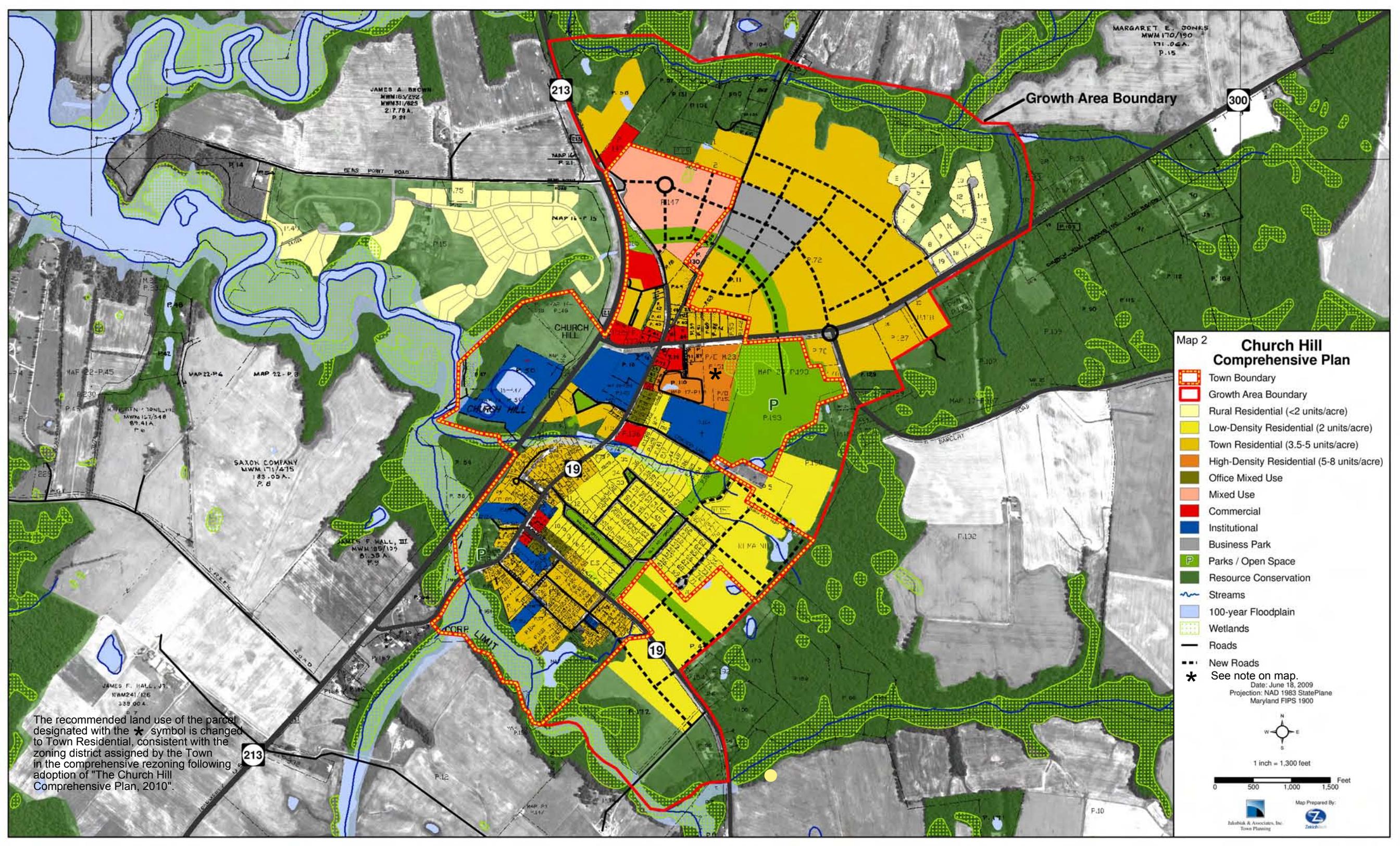
- Since 2020 growth has returned. The Meadows Subdivision has been completely built-out and houses are again being built and occupied in the Church Hill Hunt Subdivision. A new developer is set to acquire the lots and built houses in Church Hill Hunt in the near term. After many years of no building activity, the Subdivision now may be expected to be completed within five years.
- Only about one-half of the approved units in the senior housing development, called The Ponds, have been developed to date. The full development has the complete potable water capacity it needs (via a private on-site community well, already installed) and the wastewater treatment capacity necessary to complete the project is available.

Supplement to the Church Hill Comprehensive Plan, 2010.

- The Town is again receiving inquiries from prospective residential developers about new land development potential and the availability of sewer allocations.
- Between 2020 and 2040, Queen Anne’s County is projected by the State of Maryland to grow by about 6,800 residents and 4,525 households¹. The Town would need only to absorb 6.5% of that growth to add about 300 new households.
- The new Queen Anne’s County Comprehensive Plan (adopted in 2022) designates Church Hill and its Growth Area as targets for residential and commercial development. As stated in the County Comprehensive Plan, the land use policy is to “direct growth to existing population centers located in towns, villages, crossroads, Growth Areas and Priority Funding Areas”.
- Together the Town and Queen Anne’s County have an extensive set of planning and zoning tools to direct development into arrangements contemplated by their respective comprehensive plans. The Town’s 2010 Comprehensive Plan recommends cooperation and coordination with the County to achieve the shared development goals.
- The Town’s Growth Area is approximately 226 acres in size which provides more than ample opportunity to accommodate demand in housing and the 34-acre “Northside” tract is already zoned for a mixed of residential and commercial use.

As noted in the 2010 Church Hill Comprehensive Plan, attaining the Planning Area Forecast requires that the Town’s wastewater treatment be expanded in the years ahead. The Comprehensive Plan anticipates financial contributions from the State of Maryland and private developers to facilitate the expansion necessary.

¹ Maryland Department of Planning, State Data Center.



MARGARET E. JONES
MWM 170/190
171.06A.
P. 15

JAMES A. BROWN
MWM 163/252
MWM 31/625
217.78 A.
P. 21

SAXON COMPANY
MWM 171/475
183.05 A.
P. 8

JAMES F. HALL, JR.
MWM 241/126
339.00 A.
P. 7

Growth Area Boundary

Map 2 Church Hill Comprehensive Plan

- Town Boundary
- Growth Area Boundary
- Rural Residential (<2 units/acre)
- Low-Density Residential (2 units/acre)
- Town Residential (3.5-5 units/acre)
- High-Density Residential (5-8 units/acre)
- Office Mixed Use
- Mixed Use
- Commercial
- Institutional
- Business Park
- Parks / Open Space
- Resource Conservation
- Streams
- 100-year Floodplain
- Wetlands
- Roads
- New Roads
- See note on map.

Date: June 18, 2009
Projection: NAD 1983 StatePlane
Maryland FIPS 1900



1 inch = 1,300 feet



Map Prepared By:
Jatobá & Associates, Inc.
Town Planning

The recommended land use of the parcel designated with the * symbol is changed to Town Residential, consistent with the zoning district assigned by the Town in the comprehensive rezoning following adoption of "The Church Hill Comprehensive Plan, 2010".

Housing Element

The Land Use Article of the Annotated Code of Maryland was amended in 2019 to require that comprehensive plans contain a housing element to address “affordable” and “low-income housing,” where affordability is measured in relation to the Area Median Income (AMI). AMI is a measure set by the federal Department of Housing and Urban Development. The “area” in the term “AMI”, for the Town of Church Hill, is Queen Annes County, where the median annual income is currently \$93,427¹. This section provides a summary and evaluation of existing conditions.

Housing Affordability

A “housing cost burden” standard, from the U.S. Department of Housing and Urban Development, is the most frequently used measure of housing affordability in the United States². According to the standard, households that are cost-burdened pay 30% or more of their gross income for housing expenses (such as rent, mortgage, utilities, condominium and HOA fees, and taxes). If a household pays 30% or more of its income on housing, the household has difficulty affording other necessities such as food, clothing, transportation, and medical care. Not surprising then, households that are most cost burdened are those with the lowest incomes. The following findings are drawn from the Maryland Department of Planning’s *Housing Data Dashboard* and are intended for use in local comprehensive plans. Data at the County scale is used here because at the small town scale, other data would be inherently unreliable.

¹ The source is the Maryland Department of Planning, Housing Data Dashboard, current to 2022. Church Hill is part of the Baltimore-Columbia-Towson Metropolitan Statistical Area (MSA) where the median household income is \$116,100. The analysis of housing affordability could simply end with the statement that Church Hill’s housing is abundantly affordable relative to the household income in the MSA, but the purpose of this section is to provide a more realistic and useful assessment of housing affordability for long term town planning in Church Hill. For this reason, the median household income for Queen Anne’s County is used. It more accurately reflects local household income for Church Hill and has the advantage of being derived from a larger and more reliable sample size, than estimates from the 5-year statistical reporting undertaken at the micro level by the American Community Survey (ACS), U.S. Census.

² This derives from the Brooke Amendment, Section 213(a) of the Housing and Urban Development Act of 1969, which amended the federal Housing Act of 1937. It capped the rent in public housing at 25% of a tenant’s income. It was revised to 30% in 1981 through another amendment. The 30% standard has since been commonly used as the criterion to measure the affordability of housing generally. This method of measuring housing affordability is mostly effective at describing the problem of affordability for lower- and middle-income households. Households with higher incomes generally have the capacity to take on higher housing costs without impacting the ability to provide for the other necessities. It is in this way that the standard can exaggerate the affordability problem so care must be taken to evaluate household incomes of those classified as “housing cost burdened”.

- In Queen Anne’s County 50.8% of renter households, or 1,652 households, pay more than 30% of their income on housing and are thus considered cost-burdened. This is about the same as the State of Maryland, where statewide about one-half of renter households are cost-burdened.
- For owner households in Queen Anne’s County, 28.9% or 3,241 households pay more than 30% of their income on housing and are thus considered cost-burdened. This is slightly higher than the State where 26.5% of households pay more than 30%. Relative to the State then, a slightly higher share of the County’s home owner households is burdened by housing costs.
- Workforce rental housing is housing that is affordable to households making between 50% and 120% of AMI. For this Plan, this means an income of roughly \$46,700 to \$112,100. Ideally households earning within this range would be able to find a home that rents for less than 30% of their income, but as noted above, 50.8% of them do not.
- For homeowners, workforce housing is housing that is affordable to households making between 60 and 120% of AMI. For this Plan, this means an income of roughly \$56,100 to \$112,100. Ideally households earning within this range would be able to find a house to own with monthly costs less than 30% of their monthly income, but about 29% of them do not.
- Low income housing is housing that is affordable to a household making below 60% of AMI. A household earning below 60% of AMI in Queen Anne’s County would have an income below \$56,100. An affordable housing unit for a low income household would not cost a household more than \$1,400 per month.

Housing Authority of Queen Anne’s County

Queen Anne County owns and operates five rental communities consisting of 215 total units, including the 41-unit Foxxtown Apartments in nearby Sudlersville. Two of these five communities are age-restricted senior housing, and these provide 127 units. The County Housing Authority also owns land and houses including four lots of record on New Street in Church Hill where one lot has thus far been improved with a detached single-family house. Occupancy in County-owned housing is restricted to low income households with rents set under federal housing guidelines.

There are additional low income housing developments in Queen Anne's County sponsored by the Housing Authority but developed and operated privately including the Renaissance Chase Apartments and the Willows at Centreville Apartments in nearby Centreville. Both were built under the federal Low Income Housing Tax Credit program (LIHTC). Under the program, the federal Department of Housing and Urban Development grants state and local agencies authority to issue tax credits for the acquisition, rehabilitation, and construction of rental housing for lower income households. The units are set aside for households making less than 60 percent of the area median household income and rents are generally capped at 30 percent of a household's income.

The Authority also manages a Housing Choice Voucher program which provides vouchers used by households to rent houses or apartments from private owners. Presently there are 141 Housing Choice Vouchers active Countywide. The program however is no longer funded such that no vouchers have been approved since 2017. The waiting list is 10 years for a Housing Choice Voucher³.

Queen Anne's County Department of Housing and Community Services

Queen Anne's County has the second lowest level of rental housing in the State of Maryland due to land use decisions prioritizing single-family housing.⁴ Queen Anne's County through its Department of Housing and Community Services operates housing programs for existing and prospective County residents.

- The Critical Workforce Home loan program helps essential personnel who work and want to live in Queen Anne's County. This includes teachers, law enforcement, and first responders. As of February 2020, the County had distributed 81 Critical Workforce Home loans⁵.
- Moderately Priced Dwelling Unit (MPDU) Rental program. Limited Rental units are available through this program for renters making 80% of median area income. As of February 2020, the County has distributed 44 MPDU loans⁶.

³ Queen Anne's County Department of Community Services. Housing Strategy for Queen Anne's County, Maryland, Partners for Economic Solutions, 20 Apr. 2020. www.qac.org/DocumentCenter/View/15198/QAC-Housing-Strategy--Final-5-3-21_?bidId=.

⁴ "Housing Authority." Housing Authority of Queen Anne's County, www.qacha.org/.

⁵ "Affordable & Workforce Housing Unit." Affordable & Workforce Housing Unit | Queen Anne's County, MD - Official Website, www.qac.org/1212/Affordable-Workforce-Housing-Unit.

⁶ "Affordable & Workforce Housing Unit." Affordable & Workforce Housing Unit | Queen Anne's County, MD - Official Website, www.qac.org/1212/Affordable-Workforce-Housing-Unit.

Other Characteristics of Housing in Church Hill

Housing Units and Type

According to the 2020 U.S. Census, Church Hill has 307 housing units. According to Town housing research and field work, the units can be allocated among the various housing structure types as shown in Table 1.

Three-quarters of the Town’s housing units are single-family detached housing units, about 12.7 percent are single-family attached (including townhouse units), and the remaining units are in a variety of duplex, tri-plex and other housing types.

TABLE 1

Housing Units By Structure Type: 202

Structure Type	Number of Units	%
Single-Family Detached	230	74.9%
Single-Family Attached	39	12.7%
Duplex and Two-Family Structures	12	3.9%
Tri-Plex, Three-Family Structures	6	2.0%
Apartment Buildings	8	2.6%
Mobile Homes	5	1.6%
Mixed Use Buildings	4	1.3%
Accessory Apartment Units	3	1.0%
	307	100%

Source: U.S. Census and Town of Church Hill

Housing Types By Zoning District

Table 2 shows the distribution of permitted housing types by zoning district. The Residential Single-Family (R-SF) District restricts dwelling types to single-family detached houses, accessory apartments, group homes, and boarders-in-residence. The Town Residential (TR) District allows these uses plus two-family and duplexes structures. It also allows townhouses as a special exception use provided the total area of the tract at least five acres. Both residential districts allow senior housing projects upon approval of a special exception which is an approval that may be granted by the Board of Appeals upon a detailed site impact evaluation. Multi-family buildings (defined as buildings with three or more units, such as tri-plexes or apartment buildings) are not permitted in any zoning district.

Currently, there are two tracts of undeveloped land zoned for residential use in Church Hill. The first is an eight-acre tract between Church Hill Park and The Ponds senior housing community with frontage on Sudlersville Road. This is zoned TR and could permit single family detached houses or a townhouse community. The second tract is an approximate 26-acre remnant tract associated with the Church Hill Hunt Subdivision. It is zoned R-SF.

TABLE 2

Housing Types Permitted by Zoning District

Zoning District	Description of Residential Uses Permitted
R-SF, Single-Family Residential	Permits Single-family Detached Houses with a minimum lot area of 14,500 sq. ft., Accessory Apartments, Group Homes, and under certain conditions Boarders-in-Residence. A Senior Housing projects is permitted as a special exception.
TR, Town Residential	Permits Single-family Detached Houses with minimum lot size of 10,000 sq. ft. or 5,400 sq. ft. upon the development of public water service. Also permits Single-family Attached units (townhouses) as a special exception, provided the tract size is at least 5-acres, Duplex/Two-family units, Accessory Apartments, Group Homes, and under certain conditions Boarders-in-Residence. Senior Housing projects and Boarding Houses are permitted as special exceptions.
OP, Office Professional	Permits single-family detached houses with minimum lot area of 10,000 sq. ft., Duplex/Two-family units, Accessory Apartments, Group Homes, and under certain conditions Boarders in-Residence. A Boarding House is permitted as a special exception.
C, Commercial	Permits single-family attached housing (townhouses) as a special exception, provided the tract size is at least 5-acres. Also permits Apartments Over Commercial and Group Homes. Senior Housing is permitted as a special exception.
EC, Employment Center	No housing permitted
RC, Resource Conservation	Permits single-family detached houses with minimum lot area of 10-acres and under certain conditions Boarders-in-Residence.

Town of Church Hill Zoning Ordinance

The Town also has a Mixed use Overlay District, which is currently applied to the 34-acre parcel on the Town’s north side. The designation allows the owner to seek approval of a combined, residential / commercial development and it authorizes the Planning Commission to approve deviations from the zoning regulations on lot size and density.

Fair Housing Assessment

In 2021, the Land Use Article of the Maryland Annotated Code was amended to require that comprehensive plans contain a fair housing assessment to ensure they “affirmatively further fair housing”. Fair housing refers to the ability of persons with similar incomes to have the same housing choices regardless of the following characteristics: race, color, religion, sex, age, national origin, familial status, or disability. “Affirmatively furthering fair housing”, per Section 2-401 of the Housing and Community Development Article of the Maryland Annotated Code, means preventing discrimination and taking actions aimed at overcoming patterns of segregation and fostering communities free from barriers that restrict access to housing and opportunity based on the above mentioned characteristics. Here are relevant findings:

- For background, the Town does not operate a housing authority, subsidize housing or the residents of any housing project, develop property, or license or inspect rental housing. However, a number of years ago the Town acquired a property on which there were and still are several mobile homes. The residential use of this lot may be phased out in order to meet the Town’s parking, circulation, and development needs related to downtown. Queen Anne’s County has a Housing Authority, which owns and operates five housing communities, though there are none in the Town. However, the County Housing Authority does own four single-family houses and three vacant lots in the Town.
- The term “group home” is defined by the Town Zoning Ordinance as “a residential structure licensed as a residential care facility or child foster care facility to provide room, board, and supervised and/or medical care for no more than four residents”. A group home provides an opportunity for persons with disabilities to live as a unit within the same residential neighborhoods as other residents. The Zoning Ordinance expressly allows group homes in all zoning districts. State and federal law and regulations also provide that an applicant for a group home may petition for a reasonable accommodation from the strict application of local zoning so as to avoid being discriminated against⁷. Upon a properly filed request for a reasonable accommodation, the Town may be asked to approve occupancies in group homes greater than four residents.

⁷ For a survey of the law and principles governing this topic see the following: [Determination of No Reasonable Cause in the Case of Humble House Recovery v. Town of Chestertown MD, et. al.](#), United States Department of Housing and Urban Development, February 2021; [Civil Rights and Discrimination, Housing-Applicability of Fair Housing Amendments Act to Fire Safety Code Requirements](#), MD Attorney General J. Joseph Curran, Jr. June 25, 1999; [Sober Homes and the Opioid Epidemic Federal and State Laws Affecting Local Governmental Ability to Regulate Sober Homes/Recovery Residences](#), International Municipal Lawyers Association, 2018 Mid-Year seminar, Work Session I, April 20, 2018; [Reasonable Accommodations Policies and Procedures](#), City of Baltimore Office of the Zoning Administrator; [Principles to Guide Zoning for Community Residences for People with Disabilities in Fort Lauderdale, Florida](#), Daniels Lauber, AICP, February 13, 2018.

- As noted previously, the Zoning Ordinance expressly permits “senior housing projects” within its two residential zoning districts. There is one senior housing project, “The Ponds” now in the R-SF zoning district.
- All public school students in Church Hill track through the same schools regardless of residency location within the Town. Municipal sanitary sewer services are ubiquitous within the Town and no households are excluded from the benefits of this public service. No household’s access to basic Town services and facilities is inequitable or unfair relative to anyone else in Church Hill.
- The Zoning Ordinance allows, with approval of a special exception by the Board of Appeals, the establishment of a planned development district within any residential district on one or more tracts greater than five acres. The planned development regulations allow for a mixing of housing units within the development and for deviations to lot size and other requirements to facilitate the development of neighborhoods with a broad range of housing choices.

With respect to fair housing, the above assessment indicates that the Zoning Ordinance does not discriminate against persons based on race, color, religion, sex, age, national origin, familial status, or disability. In order to “further fair housing”, the recommendations of this Plan that address land use and housing should be followed. Doing so can help ensure there is a variety of housing types while preventing the formation of development patterns that might inequitably distribute housing.

A Plan for Housing

Goals

1. Encourage a variety of housing types to ensure there are affordable options to meet the housing needs of the people that make up the Church Hill community.
2. Remain flexible to accommodate changing housing needs over time in relation to both the production of new housing and the preservation and repurposing of existing units especially considering the aging trends in area population.

Recommendations

The recommendations here balance the goal of promoting overall housing affordability with the goal of maintaining the Town's primarily single-family character. The Town of Church Hill, Queen Anne's County, and the State of Maryland could benefit from ongoing coordination over the next 20 years to address housing.

Encourage Compatible Housing Types

Current Town zoning allows single-family houses, duplexes, and apartments above commercial uses. Duplexes are permitted on the same sized lot (10,000 sq. ft.) as single-family houses. In this way, the Town's zoning allows the housing market to respond with more affordable options. Both duplexes and accessory apartments can be constructed on existing lots without new land development.

The Town should also consider allowing buildings with three or four housing units (tri-plexes and quad-plexes) within the Office Professional (OP) and Commercial (C) zoning districts and within Planned Development Districts and the Mixed Use Overlay District. These smaller-scale forms of multi-family housing already fit harmoniously within the historic Church Hill downtown. A zoning amendment would be needed to enable these housing types. Such an amendment would generally be compatible with the historic building patterns along Main Street, support a more walkable community, and provide more affordable housing choices.

Finally, the Town could incentivize private developers to provide units that are affordable within future market rate housing developments and require a variety of such housing types as a condition of annexation.

Coordinate with the County and other Towns on an Inter-generational Housing

Towns that are intergenerational will have housing and social options that allow older adults and young people and families to mix within neighborhoods. Because workable solutions to any important and complex goal requires focused long-term community attention, the Town might consider sponsoring a Countywide citizen committee to study and recommend approaches for addressing existing and future housing needs for middle- and lower-income seniors especially.

Supplement to the Church Hill Comprehensive Plan, 2010.

The committee can suggest ways towns and the County might facilitate senior housing and aging in place within existing neighborhoods, rather than only through potential development of retirement / senior living complexes. Options might include allowing the repurposing of larger houses into small senior living and care arrangements, co-housing options where seniors share expenses, and promoting architecture and universal design principles in new or rehabilitated housing to make it easier for seniors to live at home in Church Hill.

Efforts to promote new senior housing within existing neighborhoods could be investigated and adopted if found workable. A citizen committee could also work to understand the full scope of the needs of older residents in Queen Anne's County, like the availability of specialized local medical care, shopping, community events, social interaction, transportation, and recreation. Absent innovations in senior housing, both middle- and lower-income senior citizens may increasingly find housing difficult to afford as retirement savings fall short of high housing and long-term care costs.

The Town may also consider amending the Zoning Ordinance to permit small format senior housing in both the R-SF and TR zoning districts. This would make the zoning regulations more flexible to accommodate senior housing.

Continue to Coordinate With Queen Anne's County Housing Authority

The Town's coordination with the County has resulted in the subdivision of a Town owned tract of land into four lots to be developed for affordable housing by the Housing Authority. To date though only one of the County's lots has been improved with a house. This plan encourages such coordination to ensure Church Hill's low income housing needs are met.